

**DEAR WESTGATE OWNER:
HERE'S OUR NEW CONVENIENT WAY TO PAY YOUR USE FEES
DIRECT DEBIT**

You can now set up direct debit from your U.S. bank account to pay your annual Use Fee. This is the same service that many owners already enjoy for their mortgage payments. To take advantage of this payment option, please send or fax the completed authorization form along with a voided check to Westgate. You can also sign up for this service over the Internet at www.westgateresorts.com. Just click on Westgate Owners and follow the Maintenance & Tax link. Your bank account will be automatically debited each year for the amount due on the due date specified on your Use Fee statement. Westgate offers this service free of charge to our owners.

DON'T FORGET ABOUT OUR OTHER PAYMENT OPTIONS

Internet

You can pay your Use Fee payments and your mortgage payments online at www.westgateresorts.com by clicking on Westgate Owners and following the Maintenance & Tax link. This option allows you to choose whether to initiate an automatic debit from your U.S. bank account or to use a credit card for your payment. You may also schedule future payments for your Use Fee from your U.S. bank account or credit card. Westgate offers this payment option free of charge to our owners.

Telephone

You can pay your Use Fee over the telephone by calling 1-866-754-2356 or 1-407-355-1583. This option allows you to pay by debiting your U.S. bank account or with your credit card using the automated payment system, which Westgate offers free of charge.

Auto-Debit Program

- The auto-debit program allows your dues to be automatically paid with your credit card, ensuring that your dues are paid on time and without delay. Westgate Resorts uses both the credit and debit card networks to process payments. Debit cards eligible for processing through the debit network will be processed as such unless you notify us in advance that you wish for your payment to be processed only as credit.
- If you are currently on our auto-debit program and your credit card is expiring before January 2010, please update your credit card information online at www.westgateresorts.com, complete the payment coupon appropriately, or call us at one of the following customer service phone numbers: Toll-Free- 1-866-754-2356 or Local & International 1-407-355-1583.

Are you ready to Go Green?



You can now elect to receive your Use Fee and HOA mailings electronically and help the environment. When you "go green" you will have access to your documents online. Each time a new document is published you will receive a notification email. You can simply go to www.westgateresorts.com and click on Westgate Owners, where you will be able to access your Use Fee and HOA documents. To turn off the paper, simply send an email with your Westgate Account number included in the subject line or body of the email to: paperlessHOA@wgresorts.com.

Help cut costs – Less paper, less printing, less mailing, means lower costs for your HOA.

Help the environment – You will be able to view all of your notices online and only print the ones you want.

Deposits with Interval International or any other exchange company require the Use Fees to be paid. If you wish to deposit your weeks prior to the due date, all fees must be prepaid.

Use fees are defined as assessment fees for maintenance and taxes associated with accounts that have not completed the deeding process. This fee is required to be paid if you wish to use other available timeshare accommodations before the completion of your unit. A separate invoice will be mailed for each additional unit week owned on a separate contract.

Checks that are returned as insufficient or uncollected funds may be re-presented electronically through your financial institution.

Please be aware that by mailing a paper check for payment, you are authorizing CFI/ Westgate Resorts, to use the information on your check to make a one-time electronic debit from your checking account at the financial institution listed on your check. This electronic debit will only be for the amount of your check; no additional fees will be added. If you prefer not to have your check processed this way, please use one of the other payment options that Westgate offers (debit from U.S. bank account or credit card through Westgate's web site or telephone system).

Attention: Owners Living Outside of the U.S.

Checks presented for payment in foreign currency are subject to exchange fees and up to \$35.00 in bank fees. You may also be subject to late fees and interest if your account is not paid in full due to the additional processing.